

April 21, 2002

Name
Street
County, VA
Zip code

Dear :

Beginning July 1, 2002, Optimum Choice, Inc.® (OCI) will no longer be part of the Commonwealth of Virginia's State Health Benefits Program. This means that you must enroll in another health plan to continue receiving health benefits for yourself and any covered dependents.

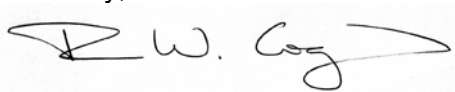
You will have the opportunity to select a new plan during the annual open enrollment period beginning on April 15 and ending May 15. Of course, at this time you may also make other allowable changes like membership and selecting your premium payment option. Changes made during open enrollment will be effective July 1, 2002. Information on participating health benefit plans will be available from your agency's Benefits Administrator. You may also find this information on the Department of Human Resource Management's Web site at www.dhrm.state.va.us/hbenefit.htm.

If you do not select another plan by May 15, you will automatically be enrolled in the standard Key Advantage plan beginning July 1, 2002. Once enrolled in Key Advantage, your next opportunity to change plans will be the annual open enrollment in the spring of 2003 or if you or a covered dependent permanently move out of the health plan's service area.

You must choose a Primary Care Physician (PCP) no later than June 17, 2002 whether you are automatically enrolled in the standard Key Advantage Plan or you select another plan. This is true even if your current PCP is also a PCP with your new health plan. Key Advantage and the regional POS plans provide reduced coverage for services received without a PCP designation. Cost Alliance and the HMO plans provide no coverage without a PCP.

Thank you for selecting OCI to provide your health benefits. It has been our privilege to serve you.

Sincerely,

A handwritten signature in black ink, appearing to read "T.W. Cogan", with a stylized flourish at the end.

Thomas W. Cogan
Vice President – Virginia Marketing